

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 14(2019)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 (the "*Act*"), as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Intact Insurance Company for approval of
8 changes to endorsements for its Private
9 Passenger Automobiles class of business.
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12 **WHEREAS** on August 23, 2019 Intact Insurance Company applied to the Board for approval of
13 changes to S.E.F. 16, 17, 19a, 20, 27, 35, and 43R/43R(L) and to Plus Pac Options A, B, C and
14 D and the Responsible Driver Guarantee endorsement; and
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16 **WHEREAS** S.E.F. 16 is the standard Agreement for Suspension of Coverage Endorsement and
17 suspends various coverages when a vehicle is being withdrawn from use; and
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19 **WHEREAS** S.E.F. 17 is the standard Reinstatement of Coverage Endorsement and reinstates
20 coverages suspended by S.E.F. 16; and
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22 **WHEREAS** S.E.F. 19a is the standard Valued Automobile(s) Endorsement and provides
23 coverage on an agreed value basis with no actual cash value limitation; and
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25 **WHEREAS** S.E.F. 20 is the standard Loss of Use Endorsement which pays the cost of a rental
26 vehicle in the event the insured vehicle suffers loss or damage; and
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28 **WHEREAS** S.E.F. 27 is the standard Legal Liability for Damage to Non-Owned Automobile
29 Endorsement and covers the loss or damage to a vehicle not owned by the insured; and
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31 **WHEREAS** S.E.F. 35 is the standard Emergency Service Expense Endorsement and provides
32 coverage up to a specified amount for towing and emergency service expense if the insured
33 vehicle is disabled; and

1 **WHEREAS** S.E.F. 43R/43R(L) is the standard Limited Waiver of Depreciation Endorsement
2 which protects buyers and lessees of new automobiles against the cost effects of depreciation;
3 and

4
5 **WHEREAS** Plus Pac Options A, B, C and D include standard endorsements as a bundle; and

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7 **WHEREAS** the Responsible Driver Guarantee endorsement protects the driving record of an
8 operator of the insured vehicle from the consequences of the first chargeable at-fault accident
9 with the vehicle; and

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11 **WHEREAS** the justification provided by Intact Insurance Company for the proposed changes
12 appears to be reasonable in the circumstances; and

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14 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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17 **IT IS THEREFORE ORDERED THAT:**

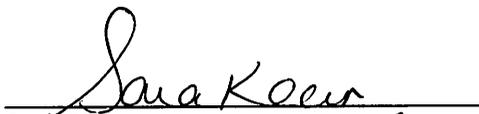
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19 1. The proposal received on August 23, 2019 from Intact Insurance Company for approval of
20 changes to the following endorsements: S.E.F. 16, 17, 19a, 20, 27, 35, 43R/43R(L), Plus Pac
21 Options A, B, C and D and Responsible Driver Guarantee for its Private Passenger
22 Automobiles class of business, is approved to be effective no sooner than January 8, 2020 for
23 new business and February 8, 2020 for renewals.

DATED at St. John’s, Newfoundland and Labrador, this 28th day of October 2019.



Darlene Whalen, P.Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner

Safa Kean
Assistant Board Secretary